



Ar/3621
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

In re Application of

STEVEN H. PETH

Application No.: 09/645,108

: Group Art Unit: 3621

Filed: August 23, 2000

: Examiner: Daniel L. Greene

For: SYSTEM AND METHOD
FOR AUTOMATED CREDIT
MATCHING

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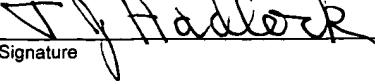
BRIEF ON APPEAL

INTRODUCTION

This is an appeal from the decision of the Supervisory Primary Examiner dated October 30, 2003, finally rejecting claims 1-31 of the above-identified application. The Appellants noticed appeal on August 10, 2004 of the final Official Action mailed on May 10, 2004. An appeal brief was due on October 10, 2004. A petition for a two-month extension of time and requisite fees are also enclosed, thereby setting December 10, 2004 as the date for which a brief in triplicate must be submitted. In accordance with 37 CFR §1.192(a), two additional copies of the Brief and the requisite fee are enclosed herewith.

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Timothy J. Hadlock
Name of applicant, assignee, or Registered Rep.


Signature

December 10, 2004
Date

REAL PARTY IN INTEREST

The real party in interest for the above-identified application is Chevron U.S.A. Inc. per an assignment recorded at the PTO at Reel 011309, Frame 0325.

RELATED APPEALS AND INTERFERENCES

There are currently no appeals or interferences of which Appellants, their attorney or assignee is aware, which will directly affect or be affected by or have a bearing on the Board's decision in the pending appeal.

STATUS OF CLAIMS

The application was filed with thirty-one (31) claims. Claims 1-31 stands rejected and are appealed. A copy of the appealed claims appears in Appendix A attached hereto.

STATUS OF AMENDMENTS

No amendments were filed after the final rejection.

SUMMARY OF INVENTION

The invention, as recited in claims 1-24, defines a method of financing eCommerce purchases comprising: receiving over the internet buyer registration information, evaluating a credit rating for said buyer, passing over the internet said credit rating to a seller, receiving over the internet from said seller seller's credit options for said buyer, determining other credit provider's credit options for said buyer, creating a database of said credit options for said buyer, receiving

over the internet an order for said buyer, querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order, passing over the internet said report to said buyer, receiving over the internet said buyer's selection of a credit option, passing over the internet a payment schedule for said buyer; and receiving payment remitted from said buyer.

The invention, as recited in claims 25-27, also defines a computer-readable media tangibly embodying a database schema comprising: a buyer relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation; a seller relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said seller relation's relationship with at least one other relation; a credit provider relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation; a credit terms relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said credit terms relation's relationship with at least one other relation; and wherein the attributes of said relations are selected such that such relations form a relational database.

The invention, as recited in claims 28-31, also defines in an eCommerce vertical marketplace, a method of operating a database management system for facilitating extension of credit, said method comprising: receiving information about a buyer sufficient to evaluate the relative risk of extending credit to said buyer; determining said relative risk; determining a plurality of credit options for said buyer from a plurality of credit providers based on said relative risk

determined in step (b); creating a database of said credit options for said buyer; wherein said database is constructed and adapted for querying, thereby resulting in a report of credit options for said buyer; and wherein said database is in communication with a network constructed and adapted for passing said report to said buyer or to an intermediary for passing to said buyer.

ISSUES

The following issues are presented for review (in the order as set forth in the final rejection):

1. Whether claims 1-31 are unpatentable under 35 U.S.C. 103(a) over U.S. Patent No. 6,385,594 to Lebda, U.S. Patent No. 5,732,400 to Mandler, and U.S. Patent No. 6,324,525 to Kramer, separately or in combination.

GROUPING OF CLAIMS

Claims 1-24 are grouped together. Claims 25-27 are grouped together.

Claims 28-31 are grouped together.

ARGUMENT

PTO Position

The Examiner argues that although the teachings of Lebda do not expressly teach several elements of the claims in issue, those elements would be reasonably suggested to one of ordinary skill in the art. (Final Office Action at page 2). In particular, the Examiner argues that Lebda's teaching of online facilitated consumer loans for purchase of a car or home renders obvious the

credit matching method for open lines of credit for business transactions of the instant claims.

Appellants' Position

Claims 1-31 are unobvious over Lebda, Mandler, and Kramer, individually or in combination

The basis for the Examiner's rejection is that it would have been obvious to the skilled artisan to derive Appellants' claimed invention from the combined teachings of Lebda, Mandler, and Kramer.

For the convenience of the Board, a portion of the text of this rejection is repeated below:

The Applicant has presented twelve (12) steps in his original independent claim that Lebda effectively discloses as was presented in the previous office action. As per the aforementioned *DeLisle* ruling, when a reference provides the general framework for providing an action given certain inputs, the means for identifying/naming the inputs and identifying/naming the results is generally considered non-functional in nature and does not render an application patentable. The Examiner submits that as per the previous office action, each step of the application was/is disclosed by the previous references cited.

The Applicant's argument that one reference is B2C and the other is directed to B2B purports that terminology can be a basis for originality. The Examiner submits that terminology can be non-functional in nature because regardless if no eBusiness entity was a mom and pop store or a Fortune 500 Corporation, they are both considered to be a "business entity." (Final Rejection at page 2).

Contrary to the Examiner's assertions, disclosure in Lebda fails to disclose or suggest, expressly or implicitly, each and every element of the present invention.

Also, Appellant's point out the differences in B2C credit needs versus B2B credit needs as relates to the problems solved by the Lebda versus the instant invention. B2C credit is one-time purchase by purchase, whereas B2B credit lines are ongoing and not on a purchase by purchase basis. The differences in problems solved by the invention versus the cited prior art is relevant to determining obviousness. (case cite)

As per Claim 1:

The following response provides an element-by-element analysis of why those elements are not taught or suggested by Lebda. Since there are many elements in claim 1 it would be helpful for Applicant to provide an overview of important distinctions between Lebda and the instant invention. The teachings of Lebda are merely to act as a "mail stop" or middleman or conduit between many borrowers and many lenders. Lebda teaches simply collecting the borrower information on each order, and for each order performing a rough filter against pre-set lender criteria, and sending the passing applications to the applicable lenders. Lebda is aimed at individual consumer loans. This makes sense because the assignee in Lebda is Lending Tree, a consumer lender. Thus Lebda teaches a B2C, business-to-consumer, method. See Lebda at column 2, lines 3-6 ("loan applications include . . . mortgages, car loans, student loans, personal loans")

In contrast, the instant invention, as in claim 1, addresses B2B, business-to-business, purchases, involving borrowers that make repeated purchases. The credit-matching agent in the instant application takes on more function than in Lebda. In the instant application, the invention is suitable for B2B. Prior to any buyer orders, the credit-matching agent, not the lender, pre-determines credit available to the buyer. A given borrower may then have a choice of credit options for any future purchase, e.g., pay in full within thirty (30)

days and receive a 2% discount, or pay in full within ten (10) days and receive a 4% discount, or pay in full within sixty (60) days and receive no discount, or pay over several months with various interest rates applying. All these options could be from one or a mixture of lenders. Then, upon an order, the credit-matching agent, not the lender, provides any credit matches to the buyer, from which the buyer selects.

Thus, the lender is not involved in approving credit for a particular order for a particular purchase. The lender, instead, pre-approves credit for the buyer, without regard to a particular order, the credit-matching agent stores this information in the record of the borrower, the credit-matching agent upon receiving a buyer order, searches for a match in its database, sends any matches to the borrower. All this is without lender involvement. In contrast to the Lebda method, the instant invention can serve B2B needs better because lender approval of each order is not required. Note that in Lebda, the active lender takes over loan transaction after the borrower has agreed. See, e.g., Lebda at column 6, lines 51-67. Thus, Lebda teaches away from all the functions being done by the credit-matching agent. Obviousness cannot be founded on a reference which teaches away from the instant invention. See *Bausch & Lomb, Inc., v. Barnes-Hind/Hydrocurve, Inc.*, 240 USPQ 416, 420 (Fed. Cir. 1986). With that overall distinction over Lebda in mind, Applicant will now distinguish Lebda on an element-by-element basis below.

Step "c" of claim 1, "Passing over the internet said credit rating to a seller", is not taught in Lebda. Instead Lebda teaches obtaining a Fair Isaac Credit Score for the purpose of filtering the credit applications against filters provided by the lenders. After the filtering, surviving applications, not credit scores are sent to the lenders. See, e.g., Lebda at column 3, lines 10-18.

Step "d" of claim 1, "Receiving over the internet from said seller seller's credit options for said buyer", is not taught in Lebda. Instead Lebda teaches that the credit matching agency compares the buyer's application to lending criteria provided by the lender. See, e.g., Lebda at column 5, lines 26-34. If passed, the application is sent to the lender who then accepts or rejects the application. See, e.g., Lebda at column 5, lines 59-60 and column 4, lines 42-45 ("computer 100 runs a filter against *preset criteria established by each lender.*" Emphasis added).

Step "f" of claim 1, "Creating a database of said credit options for said buyer", is not taught in Lebda. Instead Lebda teaches creating a database only of the borrower's credit application and of lenders filtering information. See Figure 1 in Lebda where the database is step 4 which is prior to the credit scoring step and matching step with lenders. Figures 6-8 of Lebda only teach comparing the buyer's application to lending criteria provided by the lender. Those borrower applications passing the filter of one or more lenders are sent to the lenders. See, e.g., Lebda at column 3, lines 21-23 ("stage 9, the borrower can reply stating whether he accepts or denies the lender's application").

Step "h" of claim 1, "Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order", is not taught in Lebda. Instead Lebda treats each borrower application as a new "order" and repeats the step of filtering the application against preset lender criteria, and then sending the application to any lenders whose filter is successfully passed.

Step "j" of claim 1, "Receiving over the internet said buyer's selection of a credit option", is not taught in Lebda. Instead, in Lebda, the buyer simple accepts or does not accept the loan offered by the lender. See, e.g., Lebda at column 6, lines 41-43 and column 3, lines 21-23 ("stage 9, the borrower can reply stating

whether he accepts or denies the lender's application"). No choice of credit options is provided to the buyer.

Regarding "Receiving over the internet an order for said buyer":

The office action acknowledges that Lebda does not teach Step "g" of claim 1, "Receiving over the internet an order for said buyer", is not taught in Lebda. (Final Rejection at page 4).

Regarding "Receiving over the internet an order for said buyer":

The office action acknowledges that Lebda does not teach steps "k" and "l" of claim 1, "Passing over the internet a payment schedule for said buyer" and "Receiving payment remitted from said buyer", respectively. (Final Rejection at page 4). The office action does not cite any reference regarding these elements but refers to credit cards as examples that these elements were known. Absent a reference teaching or suggesting the combination with the other claim elements, the elements cannot be presumed to be obvious to one skilled in the art. Additionally, even if a reference is cited teaching payment schedules are known as used in paper credit card statements sent via U.S. mail, this would not render it obvious, at the time if this invention, to send payment schedules over the internet.

It is respectfully submitted that the rejection contradicts a basic principle inherent to 35 U.S.C. §103(a); specifically, "the reference must be considered as a whole and must suggest the desirability and thus the obviousness of making the combination" (See MPEP §2141).

[Furthermore,] [t]o establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either

in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on the applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ 2d 1438 (Fed. Cir. 1991).

Much to the detriment of the Appellants, the Examiner has failed to establish the three basic criteria of obviousness in any of the outstanding rejections. First, there is nothing stated within the cited references that suggests or motivates one of ordinary skill in the art to modify the reference or combine it within another reference to teach or suggest all the claim limitations, especially the limitations of, e.g., claim 1 c, d, e, f, g, and h.

"There are three possible sources for a motivation to combine references: the nature of the problem to be solved, the teachings of the prior art, and the knowledge of persons of ordinary skill in the art." *In re Rouffet*, 149 F.3d 1350, 1357, 47 USPQ2d 1453, 1457-58 (Fed. Cir. 1998) (The combination of the references taught every element of the claimed invention, however, without a motivation to combine, a rejection based on a *prima facie* case of obvious was held improper.) The mere fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination. *In re Mills*, 916 F.2d 680, 16 USPQ2d 1430 (Fed. Cir. 1990). None of the Examiner's cited references suggest a reason to combine the references to produce the Appellants' invention.

In response, it is noted that it is Appellants' position that the cited primary and secondary references do not establish a case of *prima facie* obviousness. In fact,

it has been held that the mere fact that references can be combined does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination. See, for example, *ACS Hospital Systems v. Montefiore Hospital*, 221 USPQ 929 (CAFC 1984). Citing references which indicate that isolated elements or features recited in the claims are known is not a sufficient basis for concluding that the combination of claimed elements would have been obvious. See *ex parte Hiyamizu*, 10 USPQ 2d 1393 (BPAI 1988). The references, viewed by themselves and not in retrospect, must suggest doing what the Appellants have done. See *In re Shaffer*, 108 USPQ 326 (CCPA, 1956) and *In re Skoll*, 187 USPQ 481 (CCPA, 1975).

In the present case, Appellants have clearly demonstrated that there is no motivation or suggestion which would lead one skilled in the art to combine the relevant teachings of the cited references.

Since the disclosures of the cited references, either alone or in combination, do not teach or suggest the presently claimed invention, the rejection of claims 1-31 under 35 U.S.C. §103 based on these references cannot be maintained.

As per claims 2, 5, 8, 13, 16, 19, and 23:

Lebda does teach "[t]he method of claim [x], wherein said creating step [y] occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof." Instead Lebda only teaches obtaining a credit score for a buyer at the time the buyer wishes to make a purchase. Lebda at column 3, lines 10-14. This is adequate for B2C transactions, but not for regularly recurring B2B transactions where the buyer and seller are part of a supply chain. By having recurring, e.g., weekly or monthly, credit score recalculation for buyers, the credit-matching agent is

always ready to quickly offer credit options for any buyer orders. That is, having a current credit score always available eliminates the need and delay with waiting for an order before determining the credit score. This is a needed solution for frequent B2B purchases by the same borrowers, but not needed for infrequent B2C transactions between always different consumers (borrowers).

As per Claim 4:

The reasons traversing the rejection of claim 1, elements c, d, f, h, j, k, and l above, are incorporated herein by reference since they correspond to the same elements as in claim 4.

As regards 4(m), limiting the time between steps, as mentioned in the discussion preceding the detailed traversal of each claim 1 rejection, the instant invention has the credit-matching agent perform the matching of buyer for a particular order with one or more credit options and credit options. This is a needed and significant improvement over the method of Lebda which requires the Lender to review and decide on approval of each order. Since the lender is not involved in the instant approval process, except prior to the order, the time gap between order and offer of credit can be much faster. This solves the faster time needed by business to be efficient. It's not obvious from Lebda since it requires the lender to release control of the approval process for a particular purchase to the credit-matching agent. This is a significant difference between the Lebda teachings and the instant process.

As per Claim 7:

The reasons traversing the rejection of claim 1, elements c, d, f, h, i, j, k, and l above, are incorporated herein by reference since they correspond to the same elements as in claim 7. Further, claim 7, element 'h', "Entering a credit

agreement with said buyer for at least one of said credit options" is not taught or suggested by Lebda. This is consistent, as discussed previously, that Lebda is only suitable for B2C transactions and the instant invention is much more suitable to the needs of B2B transactions.

As per Claim 11:

The reasons traversing the rejection of claim 1, elements c, d, f, h, i, j, k, and l above, are incorporated herein by reference since they correspond to the same elements as in claim 7. As regards, element 'h', "Entering a credit agreement with said buyer for at least one of said credit options" the reasons traversing the rejection of claim 7 is incorporated herein by reference. Further Lebda does not teach or suggest the time-limiting step (k). The traversal reasoning from claim 4(m), above, is incorporated herein by reference.

As per Claim 14:

The reasons traversing the rejection of claim 1, elements f, h, i, and j, above, are incorporated herein by reference since they correspond to the same elements as in claim 7. As regards, element 'h', "Entering a credit agreement with said buyer for at least one of said credit options" the reasons traversing the rejection of claim 7 is incorporated herein by reference.

As per Claims 18 and 21:

The reasons traversing the rejection of claim 4, above, are incorporated herein by reference since they correspond to overlapping elements in claims 18 and 21.

As per Claims 25, 26, 27, and 28:

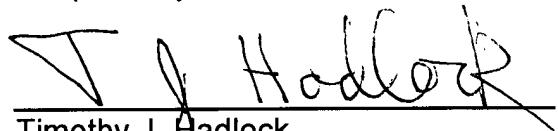
The "credit terms relation" element of claims 25-27 is not taught or suggested by Lebda or Mandler. The traversal reasoning for claim 1, step (h) is incorporated herein by reference since it is a corresponding element.

CONCLUSION

The Examiner has failed to appreciate the differences between the Appellants' invention and the cited references. And, as a result, the Examiner impermissibly found the cited references created a prima facie case to reject the Appellants' claimed invention as obvious.

It is believed that in view of the foregoing arguments, the Board of Appeals will appreciate that Appellants have made an unexpected discovery and a distinct advance in the art which is not disclosed or suggested by the art of record. It is, therefore, respectfully solicited that the Examiner's rejection of the appealed claims be reversed and that the claims be allowed.

Respectfully submitted,



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Enclosures

December 10, 2004



Appendix A

Listing of Appealed Claims

1. A method of financing eCommerce purchases comprising:
 - (a) Receiving over the internet buyer registration information;
 - (b) Evaluating a credit rating for said buyer;
 - (c) Passing over the internet said credit rating to a seller;
 - (d) Receiving over the internet from said seller seller's credit options for said buyer;
 - (e) Determining other credit provider's credit options for said buyer;
 - (f) Creating a database of said credit options for said buyer;
 - (g) Receiving over the internet an order for said buyer;
 - (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (i) Passing over the internet said report to said buyer;
 - (j) Receiving over the internet said buyer's selection of a credit option;
 - (k) Passing over the internet a payment schedule for said buyer; and
 - (l) Receiving payment remitted from said buyer.
2. The method of claim 1, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
3. The method of claim 1, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in real-time.
4. A method of financing eCommerce purchases comprising:
 - (a) Receiving over the internet buyer registration information;

- (b) Evaluating a credit rating for said buyer;
- (c) Passing over the internet said credit rating to a seller;
- (d) Receiving over the internet from said seller seller's credit options for said buyer;
- (e) Determining other credit provider's credit options for said buyer;
- (f) Creating a database of said credit options for said buyer;
- (g) Receiving over the internet an order for said buyer;
- (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;
- (i) Passing over the internet said report to said buyer;
- (j) Receiving over the internet said buyer's selection of a credit option;
- (k) Passing over the internet a payment schedule for said buyer; and
- (l) Receiving payment remitted from said buyer;
- (m) wherein the time elapsed between said receiving step (g) and said passing step (i) is less than five minutes.

5. The method of claim 4, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

6. The method of claim 4, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in real-time.

7. A method of financing eCommerce purchases comprising:

- (a) Evaluating a credit rating for said buyer;
- (b) Passing said credit rating to a seller;
- (c) Receiving from said seller seller's credit options for said buyer;
- (d) Determining other credit provider's credit options for said buyer;

- (e) Creating a database combining all of said credit options for said buyer;
- (f) Retrieving from said database a report of credit options for said buyer;
- (g) Passing said report to said buyer;
- (h) Entering a credit agreement with said buyer for at least one of said credit options;
- (i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; and
- (j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement.

8. The method of claim 7, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
9. The method of claim 7, wherein the time elapsed between said retrieving step (f) and said passing step (g) occurs in real-time.
10. The method of claim 7, wherein said passing, retrieving, and receiving steps occur over a network comprising the internet.
11. A method of financing eCommerce purchases comprising:
 - (a) Evaluating a credit rating for said buyer;
 - (b) Passing said credit rating to a seller;
 - (c) Receiving from said seller seller's credit options for said buyer;
 - (d) Determining other credit provider's credit options for said buyer;
 - (e) Creating a database combining all of said credit options for said buyer;
 - (f) Retrieving from said database a report of credit options for said buyer;
 - (g) Passing said report to said buyer;

- (h) Entering a credit agreement with said buyer for at least one of said credit options;
- (i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; and
- (j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement.
- (k) wherein the time elapsed between said retrieving step (f) and said passing step (i) is less than three minutes.

12. The method of claim 11, wherein said passing, retrieving, and receiving steps occur over a network comprising the internet.

13. The method of claim 11, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

14. A method of facilitating commercial transactions over a network, said method comprising:

- (a) Creating a database of credit options for a buyer;
- (b) Receiving over a network an order for said buyer;
- (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
- (d) Passing said report over said network to said buyer; and
- (e) Receiving over said network said buyer's selection of a credit option.

15. The method of claim 14, wherein the time elapsed between said receiving step (b) and said passing step (d) is not greater than real-time.

16. The method of claim 14, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

17. The method of claim 14, wherein said network comprises the internet.

18. A method of facilitating commercial transactions over a network, said method comprising:
 - (a) Creating a database of credit options for a buyer;
 - (b) Receiving over a network an order for said buyer;
 - (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (d) Passing said report over said network to said buyer;
 - (e) Receiving over said network said buyer's selection of a credit option; and
 - (f) wherein the time elapsed between said receiving step (b) and said passing step (d) is not greater than real-time.
19. The method of claim 18, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
20. The method of claim 18, wherein said network comprises the internet.
21. A method of facilitating commercial transactions over a network, said method comprising:
 - (a) Creating a database of credit options for a buyer;
 - (b) Receiving over a network an order for said buyer;
 - (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (d) Passing said report over said network to said buyer, wherein the time elapsed between said receiving step (b) and said passing step (d) is less than two minutes; and
 - (e) Receiving over said network said buyer's selection of a credit option.
22. The method of claim 21, wherein said time elapsed is real-time.

23. The method of claim 21, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
24. The method of claim 21, wherein said network comprises the internet.
25. Computer-readable media tangibly embodying a database schema comprising:
 - (a) a buyer relation;
 - (b) a seller relation;
 - (c) an order relation;
 - (d) a credit provider relation;
 - (e) a credit terms relation; and
 - (f) a products relation; and
 - (g) wherein the attributes of said relations are selected such that such relations form a relational database.
26. A memory for storing data for access by an application program being executed on a data processing system, comprising
 - (a) a buyer relation;
 - (b) a seller relation;
 - (c) an order relation;
 - (d) a credit provider relation;
 - (e) a credit terms relation; and
 - (f) a products relation; and
 - (g) wherein the attributes of said relations are selected such that such relations form a relational database.

27. Computer-readable media tangibly embodying a database schema comprising:

- (a) a buyer relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;
- (b) a seller relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said seller relation's relationship with at least one other relation;
- (c) a credit provider relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;
- (d) a credit terms relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said credit terms relation's relationship with at least one other relation; and
- (e) wherein the attributes of said relations are selected such that such relations form a relational database.

28. In an eCommerce vertical marketplace, a method of operating a database management system for facilitating extension of credit, said method comprising:

- (a) Receiving information about a buyer sufficient to evaluate the relative risk of extending credit to said buyer;
- (b) Determining said relative risk;
- (c) Determining a plurality of credit options for said buyer from a plurality of credit providers based on said relative risk determined in step (b);
- (d) Creating a database of said credit options for said buyer;
- (e) wherein said database is constructed and adapted for querying, thereby resulting in a report of credit options for said buyer; and

- (f) wherein said database is in communication with a network constructed and adapted for passing said report to said buyer or to an intermediary for passing to said buyer.
- 29. The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) is less than one minute.
- 30. The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) occurs in real-time.
- 31. The method of claim 28, wherein said network comprises the internet.